

RIVER VALLEY BANCORPORATION, INC.

	CPP Disbursement Date 06/12/2009	RSSD (Holding Company) 1209426	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$952	\$956	0.4%		
Loans	\$773	\$765	-1.1%		
Construction & development	\$113	\$88	-21.9%		
Closed-end 1-4 family residential	\$140	\$161	14.8%		
Home equity	\$47	\$49	4.9%		
Credit card	\$0	\$0			
Other consumer	\$5	\$4	-20.4%		
Commercial & Industrial	\$168	\$146	-13.2%		
Commercial real estate	\$278	\$294	5.4%		
Unused commitments	\$130	\$140	7.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$24	\$18	-24.0%		
Asset-backed securities	\$1	\$0	-100.0%		
Other securities	\$69	\$82	18.1%		
Cash & balances due	\$23	\$19	-19.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$18	\$14	-17.9%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$18	\$14	-20.5%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$850	\$850	0.1%		
Deposits	\$784	\$795	1.5%		
Total other borrowings	\$60	\$48	-20.6%		
FHLB advances	\$35	\$35	0.0%		
Equity					
Equity capital at quarter end	\$102	\$106	3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$10	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.0%	9.1%	--		
Tier 1 risk based capital ratio	9.9%	11.2%	--		
Total risk based capital ratio	11.2%	12.5%	--		
Return on equity ¹	0.2%	3.8%	--		
Return on assets ¹	0.0%	0.4%	--		
Net interest margin ¹	5.0%	4.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	196.3%	77.9%	--		
Loss provision to net charge-offs (qtr)	93.1%	159.4%	--		
Net charge-offs to average loans and leases ¹	3.2%	1.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.0%	5.2%	2.1%	1.2%	--
Closed-end 1-4 family residential	2.2%	3.8%	1.2%	0.3%	--
Home equity	1.1%	0.6%	0.4%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	1.6%	3.0%	2.2%	--
Commercial & Industrial	0.1%	1.9%	0.8%	0.1%	--
Commercial real estate	0.4%	1.5%	0.2%	0.1%	--
Total loans	0.8%	2.4%	0.8%	0.3%	--